

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Seye E. Fatokun
Abosede A. Fateru
DebtorsCase No. 11-18363-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 29

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db +Seye E. Fatokun, 5517-19 North 5th Street, Philadelphia, PA 19120-2805
 jdb +Abosede A. Fateru, 158 Quiet Road, Sicklerville, NJ 08081-5621
 13764512 +Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road, Anaheim, CA 92806-5951
 12736114 +Cruz Auto Center, 4432 North Front Street, Philadelphia, PA 19140-2723
 12677832 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 12734343 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 12598951 +Fifth Third Bank, P.O. Box 829009, Dallas, TX 75382-9009
 12601804 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 12650448 +PNC Bank, National Association, c/o James W. Hennessey, Esquire, Dilworth Paxson LLP, 1500 Market Street, Suite 3500E, Philadelphia, PA 19102-2101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Mar 25 2017 02:12:58 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 25 2017 02:12:30 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12588984 +EDI: AFNIRECOVERY.COM Mar 25 2017 01:58:00 Afni, Inc., PO Box 3667,
 Bloomington, IL 61702-3667
 12649405 EDI: RESURGENT.COM Mar 25 2017 01:58:00 Ashley Funding Services LLC its successors and,
 assigns as assignee of Syndicated Office, Systems, Inc, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 12657875 +EDI: OPHSUBSID.COM Mar 25 2017 01:58:00 BACK BOWL I LLC, SERIES C,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12589278 EDI: BANKAMER2.COM Mar 25 2017 01:58:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 12674252 +EDI: OPHSUBSID.COM Mar 25 2017 01:58:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 12666263 +EDI: CITICORP.COM Mar 25 2017 01:58:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 12584034 +E-mail/Text: bankruptcy@phila.gov Mar 25 2017 02:12:58 City of Philadelphia,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1504
 12597609 +EDI: TSYS2.COM Mar 25 2017 01:58:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 12594247 EDI: DISCOVER.COM Mar 25 2017 01:58:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12688030 EDI: ECMC.COM Mar 25 2017 01:58:00 ECMC, P.O. Box 75906, St. Paul, MN 55175
 13661214 +EDI: RESURGENT.COM Mar 25 2017 01:58:00 LVNV Funding LLC,
 c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
 13028149 EDI: AIS.COM Mar 25 2017 01:58:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 12714176 EDI: PRA.COM Mar 25 2017 01:58:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 12601072 E-mail/Text: ebn@vativrecovery.com Mar 25 2017 02:11:18 Palisades Acquisition IX LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,
 PO Box 40728, Houston, TX 77240-0728
 12968619 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 25 2017 02:11:52
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 12826315 EDI: Q3G.COM Mar 25 2017 01:59:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 12610592 EDI: BL-TOYOTA.COM Mar 25 2017 01:58:00 Toyota Motor Credit Corporation,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12632117 EDI: IRS.COM Mar 25 2017 01:58:00 internal revenue service,
 centralized insolvency operations, p.o. box 7346, philadelphia,pa 19101-7346

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 12688031* ECMC, P.O. Box 75906, St. Paul, MN 55175

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
DAVID M. OFFEN on behalf of Joint Debtor Abosede A. Fateru dmo160west@gmail.com,
davidoffenecf@gmail.com
DAVID M. OFFEN on behalf of Debtor Seye E. Fatokun dmo160west@gmail.com,
davidoffenecf@gmail.com
GEORGE C. GREATREX, JR on behalf of Creditor Wilton's Corner Proprietary Association
ggreatrex@sgglawfirm.com, lhopewell@sgglawfirm.com; kmuchler@verizon.net
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KEVIN T MCQUAIL on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com
NICHOLAS J. LAMBERTI on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,
RA-occbankruptcy6@state.pa.us
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

Information to identify the case:		
Debtor 1	Seye E. Fatokun	Social Security number or ITIN xxx-xx-3886
	First Name Middle Name Last Name	EIN --
Debtor 2	Abosede A. Fateru	Social Security number or ITIN xxx-xx-0910
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 11-18363-jkf		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Seye E. Fatokun
dba Multicultural Village Childcare Center

Abosede A. Fateru

3/23/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.